

**Information to identify the case:**

Debtor 1	Patrice A. Gallo	Social Security number or ITIN xxx-xx-0371
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-10549-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patrice A. Gallo

4/22/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Patrice A. Gallo

Debtor

Case No. 22-10549-CMG

Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 22, 2022

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:**

Recip ID	Recipient Name and Address
db	Patrice A. Gallo, 22 Regina Dr, Brick, NJ 08724-2802
519490628	BCA Financial Service, For Mon Med Ctr #65452139, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
519490629	BCA Financial Services, for Community Med Ctr #54744248, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
519490630	C.Tech Collections, Inc., For Hackensack Med Grp #101600159, PO Box 402, Mt. Sinai, NY 11766-0402
519490633	Celentano Stadtmauer & Walentowicz, Attys for Jersey Shore Uni Med Ctr, PO Box 2594, Clifton, NJ 07015-2594
519490635	Coastal Imaging, LLC, PO Box 4238, Portsmouth, NH 03802-4238
519490640	HESAA - NJ Class, Loan Servicing, PO Box 544, Trenton, NJ 08625-0544
519490637	Hackensack Meridian Health Med Grp, PO Box 95000-4535, Philadelphia, PA 19195-4535
519490638	Hackensack Meridian Urgent Car, 484 Temple Hill Rd Ste 103, New Windsor, NY 12553-5529
519490639	Hackensack Meridian Urgent Care, PO Box 870, Newburgh, NY 12551-0870
519490641	Invitae Corporation, PO Box 24132, Pasadena, CA 91185-4132
519490642	Jersey Shore Anesthesia Assoc, PO Box 307, Neptune, NJ 07754-0307
519490643	Jersey Shore University Medical Center, nka Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
519507283	+ Lisa E. Halpern, Esq., 500 Hooper Avenue, Toms River, NJ 08753-7713
519490644	Meridian Med Grp - Specialty, PO Box 419801, Boston, MA 02241-9801
519490945	Michael Gallo, 32 Royal Dr, Brick, NJ 08723-6731
519490647	Ocean Medical Center, n/k/a Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
519490649	Select Portfolio Servicing, Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
519490650	The Doctor's Office of Brick LLC, 484 Temple Hill Rd Ste 103, New Windsor, NY 12553-5529

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 22 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519490631	EDI: CAPITALONE.COM	Apr 23 2022 00:33:00	Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
519490632	EDI: AIS.COM	Apr 23 2022 00:33:00	Capital One - Bankruptcy Department, c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529
519490636	Email/Text: ebn@rwjbh.org	Apr 22 2022 20:37:00	Community Medical Center, Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
519490634	EDI: JPMORGANCHASE	Apr 23 2022 00:33:00	Chase, Customer Service, PO Box 15298, Wilmington, DE 19850-5298
519490645	Email/Text: ebn@rwjbh.org	Apr 22 2022 20:37:00	Monmouth Medical Center, Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
519490646	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 22 2022 20:36:00	Nissan Motor Acceptance Corp, Bankruptcy Department, PO Box 660366, Dallas, TX 75266-0366

District/off: 0312-3

User: admin

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Date Rcvd: Apr 22, 2022

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519490648	Email/Text: bankruptcy@savit.com	Apr 22 2022 20:37:00	Savit Collection Agency, For Jersey Shore Anesth #D63414, PO Box 250, East Brunswick, NJ 08816-0250
519490649	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 22 2022 20:37:00	Select Portfolio Servicing, Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
519490652	Email/Text: blindsay@transcontinentalcredit.com	Apr 22 2022 20:36:00	Trans-Continental Credit & Collection Co, For Ocean Medical Center, 200 E Post Rd Ste 130, White Plains, NY 10601-4959
519490651	Email/Text: blindsay@transcontinentalcredit.com	Apr 22 2022 20:36:00	Trans-Continental Credit & Collection Co, for Jersey Shore Univ Med Ctr, 44 S Broadway Ste 401, White Plains, NY 10601-4436

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2022 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Karen E. Bezner

Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Peter Broege

on behalf of Debtor Patrice A. Gallo pbroege@bnfsbankruptcy.com G1580@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5